

Fill in this information to identify the case:	
Debtor 1	Toni G. Simons aka Toni Gretchen Simons
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the: <u>Eastern</u> District of <u>New York</u> (State)	
Case number	<u>1-18-43991-jmm</u>

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1:	Mortgage Information	Statement / Response Date: <u>09/03/2021</u>
<p>Name of creditor: <u>Deutsche Bank National Trust Company, as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 c/o Specialized Loan Servicing, LLC</u></p> <p>Last 4 digits of any number you use to identify the debtor's account: <u>7754</u></p> <p>Property address: <u>167-24 Foch Blvd</u> <u>Number</u> <u>Street</u></p> <p><u>Jamaica, New York 11434</u> <u>City</u> <u>State</u> <u>ZIP Code</u></p>		Court claim no. (if known): <u>2-1</u>
Part 2: Prepetition Default Payments		
<p><i>Check One:</i></p> <p><input checked="" type="checkbox"/> Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.</p> <p><input type="checkbox"/> Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____</p>		
Part 3: Postpetition Mortgage Payment		
<p><i>Check one</i></p> <p><input type="checkbox"/> Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.</p> <p>The next postpetition payment from the debtor(s) is due on: <u>MM / DD / YYYY</u></p> <p><input checked="" type="checkbox"/> Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.</p> <p>Creditor asserts that the total amount remaining unpaid as of the date of this response is:</p>		

Debtor 1	Toni G. Simons First Name Middle Name Last Name	Case number (if known)	1-18-43991-jmm
a. Total postpetition ongoing payments due:	(a) \$3,491.97		
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b) \$0.00		
c. Total. Add lines a and b.	(c) \$3,491.97		
Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:		08/01/2021	MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Natalie E. Lea Date 09/03/2021
 Signature

Print Natalie E. Lea
 First Name Natalie E. Lea Middle Name Last Name Title Authorized Agent for Specialized
Loan Servicing, LLC

Company Bonial & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 9013
 Number Street
Addison, Texas 75001
 City State ZIP Code

Contact phone (972) 643-6600 Email POCIInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before September 8, 2021 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Toni G. Simons
167-24 Foch Boulevard
Jamaica, NY 11434-1736

Debtors' Attorney

Norma E Ortiz
Ortiz & Ortiz LLP
35-10 Broadway
Suite 201
Astoria, NY 11106

Chapter 13 Trustee

Michael J. Macco
2950 Express Drive South
Suite 109
Islandia, New York 11749

Respectfully Submitted,

/s/ Natalie E. Lea

Date Received	Contractual Due Date	Post Funds Received	Pre Funds Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Late Charges assessed or recovered	POST Suspense	PRE Suspense	Fee Recovered	Principal Balance	Escrow Balance	POST Suspense	PRE Suspense	Late Charge Balance	Fee Balance	PDC Balance	
07/11/18	04/01/21									\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$19,998.19	\$0.00	BEGINNING BAL	
07/17/18										-\$3.29	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$20,001.48	\$0.00	fee assessed
07/17/18										-\$1,270.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$21,271.48	\$0.00	fee assessed
07/17/18										-\$50.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$21,321.48	\$0.00	fee assessed
07/17/18										-\$81.47	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$21,402.95	\$0.00	fee assessed
07/30/18										-\$3,977.59	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$25,380.45	\$0.00	fee assessed
07/30/18										-\$0.68	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$25,381.13	\$0.00	fee assessed
08/02/18										-\$660.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$26,241.13	\$0.00	fee assessed
08/24/18										-\$2,795.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$29,036.13	\$0.00	fee assessed
08/24/18										-\$4.76	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$29,040.99	\$0.00	fee assessed
09/19/18										-\$685.11								city tax
11/19/18										-\$1,211.00								Homeowners/Fire/Hazard Paid
12/13/18										-\$931.48								city tax
03/12/19										-\$931.48								city tax
03/26/19										-\$1,290.00								fee assessed
03/26/19										-\$2.89								fee assessed
06/21/19										-\$915.68								city tax
09/19/19										-\$915.68								city tax
11/19/19										-\$1,253.00								Homeowners/Fire/Hazard Paid
12/18/19										-\$937.38								city tax
03/19/20										-\$937.38								city tax
06/18/20										-\$986.58								city tax
09/17/20										-\$986.58								city tax
11/17/20										-\$1,354.00								Homeowners/Fire/Hazard Paid
12/08/20	07/01/12	\$1,730.00		\$630.08	\$792.10	\$307.84					\$279,183.19	-\$36,367.72	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment
12/14/20										-\$974.34								city tax
01/11/21	08/01/12	\$1,730.00		\$631.84	\$790.32	\$307.84					\$278,551.35	-\$37,034.22	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment

Date Received	Contractual Due Date	Post Funds Received	Pre Funds Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Late Charges assessed or recovered	POST Suspense	PRE Suspense	Fee Recovered	Principal Balance	Escrow Balance	POST Suspense	PRE Suspense	Late Charge Balance	Fee Balance	PDC Balance	
02/10/21		\$1,730.00						\$1,730.00			\$278,551.35	-\$37,034.22	\$1,730.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Debtor Payment to Suspense
03/01/21		-\$1,730.00									\$278,551.35	-\$37,034.22	\$1,730.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Modification
03/11/21		\$1,730.00						\$1,730.00			\$278,551.35	-\$37,034.22	\$3,460.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Debtor Payment to Suspense
03/15/21							\$3974.34				\$278,551.35	-\$38,006.56	\$3,460.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
03/15/21	09/01/12			\$633.40	\$788.76	\$344.11		-\$1,766.27			\$277,917.95	-\$37,664.45	\$1,693.73	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment
04/13/21		\$1,730.00						\$1,730.00			\$277,917.95	-\$37,664.45	\$3,423.73	\$0.00	\$0.00	\$30,333.78	\$0.00	Debtor Payment to Suspense
04/22/21	10/01/12			\$635.19	\$786.97	\$344.11		-\$1,766.27			\$277,282.76	-\$37,320.34	\$1,657.46	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment
06/18/21							-\$1,043.76				\$277,282.76	-\$38,364.10	\$1,657.46	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
06/23/21	(10/01/12)			-\$635.19	-\$786.97	-\$344.11		\$1,766.27			\$277,917.95	-\$38,708.21	\$3,423.73	\$0.00	\$0.00	\$30,333.78	\$0.00	misapplication of funds reversal
06/23/21	(09/01/12)			-\$633.40	-\$788.76	-\$344.11		\$1,766.27			\$278,551.35	-\$39,052.32	\$5,190.00	\$0.00	\$0.00	\$30,333.78	\$0.00	misapplication of funds reversal
06/23/21				\$74,800.00							\$203,751.35	-\$99,052.32	\$5,190.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Modification
06/30/21				-\$152,269.08	\$84,497.28	\$37,034.22					\$30,333.78	\$366,020.43	-\$2,016.10	\$5,190.00	\$0.00	\$0.00	\$0.00	Modification
07/02/21	04/01/21			\$364.45	\$890.05	\$454.94		-\$1,729.44			\$355,635.98	-\$1,563.16	\$3,460.56	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment
07/02/21	05/01/21			\$385.41	\$889.09	\$454.94		-\$1,729.44			\$355,250.57	-\$1,108.22	\$1,731.12	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment
07/02/21	06/01/21			\$386.37	\$886.13	\$454.94		-\$1,729.44			\$354,864.20	-\$653.28	\$1,68	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment
08/17/21	07/01/21	\$1,730.00		\$387.34	\$887.16	\$454.94		\$0.56			\$354,476.86	-\$198.34	\$2.24	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment